

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA  
READING DIVISION**

IN RE:	:	CHAPTER 13
	:	
KAREN ANN ROYER	:	Case No. 18-16624-ref
Debtor	:	
	:	

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**Date of Hearing: January 24, 2019**

**Time of Hearing: 9:30 a.m.**

**Location: U.S. Bankruptcy Court  
The Madison Building  
3<sup>rd</sup> Floor, Courtroom 1  
400 Washington Street  
Reading, PA 19601**

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**CERTIFICATE OF NO ANSWER OR RESPONSE TO  
DEBTOR'S OBJECTION TO PROOF OF CLAIM NO. 4**

AND NOW, this 18<sup>th</sup> day of January, 2019, Zachary Zawarski, Esquire, Attorney for Debtor, in the above-captioned bankruptcy proceeding, certifies as follows:

1. On December 18, 2018, Debtor filed an Objection to Proof of Claim #4 filed by Wells Fargo Bank, N.A.
2. Notice was served on Wells Fargo Bank, N.A., the U.S. Trustee, and the Chapter 13 Trustee as previously certified on December 18, 2018.
3. To date, Debtor has received no answer or response to the Objection.

WHEREFORE, Debtor respectfully requests that this Honorable Court enter the Order which was attached to the Objection.

Dated: 1/18/2019

By: /s/ Zachary Zawarski  
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